

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Paul Mackenzie  
 Monica Mackenzie  
 Debtors

Case No. 19-17027-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Dec 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2019.

db/jdb +Paul Mackenzie, Monica Mackenzie, 300 Kennard Road, Perkasie, PA 18944-4420  
 14427849 +ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853  
 14427395 +American Express National Bank, AENB, c/o Zwicker and Associates, P.C.,  
 Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943  
 14418585 +Ar Resources Inc, Pob 1056, Blue Bell, PA 19422-0287  
 14418586 +Arcadia, 645 Penn St, Reading, PA 19601-3543  
 14418591 +Commercial Acceptance, 2 W. Main St, Shiremanstown, PA 17011-6326  
 14418592 +Fayfinancial, 1601 Lbj Freeway, Farmers Branch, TX 75234-6034  
 14418593 +Financial Recoveries, 200 East Park Drive, Mount Laurel, NJ 08054-1297  
 14434736 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
 Boca Raton, FL 33487-2853  
 14418596 Lvnv Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29602  
 14418599 +Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271  
 14422498 +Wilmington Trust, Nat. Assoc., c/o Rebecca A. Solarz, Esq, 701 Market Street, Ste 5000,  
 Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: support@malaw.com Dec 17 2019 03:45:29 PAUL H. YOUNG,  
 Young, Marr & Associates, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020  
 tr +E-mail/Text: bncnotice@phl3trustee.com Dec 17 2019 03:46:33 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: megan.harper@phila.gov Dec 17 2019 03:46:12 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 17 2019 03:45:44  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 17 2019 03:46:08 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Dec 17 2019 03:45:58 United States Trustee,  
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14418584 +EDI: AMEREXPR.COM Dec 17 2019 08:23:00 Amex, P.o. Box 981537, El Paso, TX 79998-1537  
 14418587 EDI: BANKAMER.COM Dec 17 2019 08:23:00 Bank Of America, Po Box 982238,  
 El Paso, TX 79998  
 14418588 +EDI: TSYS2.COM Dec 17 2019 08:23:00 Barclays Bank Delaware, P.o. Box 8803,  
 Wilmington, DE 19899-8803  
 14426565 +EDI: AIS.COM Dec 17 2019 08:23:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 14418589 +EDI: CAPITALONE.COM Dec 17 2019 08:23:00 Capital One Bank Usa N, Po Box 30281,  
 Salt Lake City, UT 84130-0281  
 14418590 +EDI: CITICORP.COM Dec 17 2019 08:23:00 Citicards Cbna, Po Box 6217,  
 Sioux Falls, SD 57117-6217  
 14418594 +EDI: PHINAMERI.COM Dec 17 2019 08:23:00 Gm Financial, Po Box 181145,  
 Arlington, TX 76096-1145  
 14418595 +EDI: CHASE.COM Dec 17 2019 08:23:00 Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369  
 14427499 E-mail/PDF: resurgentbknofications@resurgent.com Dec 17 2019 03:50:46 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14418597 +EDI: TSYS2.COM Dec 17 2019 08:23:00 Macys/dsnb, Po Box 8218, Mason, OH 45040-8218  
 14418598 +EDI: DAIMLER.COM Dec 17 2019 08:23:00 Mercedes Benz Financia, P.o. Box 961,  
 Roanoke, TX 76262-0961  
 14418600 +E-mail/Text: bnc@nordstrom.com Dec 17 2019 03:45:36 Nordstrom/td Bank Usa,  
 13531 E. Caley Ave, Englewood, CO 80111-6504  
 14418601 EDI: WFFC.COM Dec 17 2019 08:23:00 Wells Fargo Bank, Credit Bureau Dispute Resoluti,  
 Des Moines, IA 50306  
 14437471 EDI: WFFC.COM Dec 17 2019 08:23:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,  
 PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 18, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2019 at the address(es) listed below:

PAUL H. YOUNG on behalf of Debtor Paul Mackenzie support@ymalaw.com, ykaecf@gmail.com, paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com  
PAUL H. YOUNG on behalf of Joint Debtor Monica Mackenzie support@ymalaw.com, ykaecf@gmail.com, paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com  
REBECCA ANN SOLARZ on behalf of Creditor Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2 bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 5

<b>Information to identify the case:</b>		
Debtor 1	<b>Paul Mackenzie</b>	Social Security number or ITIN <b>xxx-xx-4333</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Monica Mackenzie</b>	Social Security number or ITIN <b>xxx-xx-3910</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		Date case filed for chapter <b>13 11/7/19</b>
Case number: <b>19-17027-amc</b>		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Paul Mackenzie	Monica Mackenzie
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	300 Kennard Road Perkasie, PA 18944	300 Kennard Road Perkasie, PA 18944
<b>4. Debtor's attorney</b> Name and address	PAUL H. YOUNG Young, Marr & Associates 3554 Hulmeville Road Suite 102 Bensalem, PA 19020	Contact phone (215) 639-5297 Email: support@ymalaw.com
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 12/16/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 5, 2020 at 12:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Suite 18-341, 1234 Market Street, Philadelphia, PA 19107</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 4/5/20</b>  <b>Filing deadline: 1/16/20</b> <b>Filing deadline: 5/5/20</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$400.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>2/25/20 at 10:00 AM</b> , Location: <b>Courtroom #4, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	